



Federal Emergency Management Agency

Jo Ann Jay Howard: Administrator, Federal Insurance Administration

Jo Ann Jay Howard was nominated for the position of Administrator of the Federal Insurance Administration by President Clinton on July 31, 1997. Ms. Howard is currently the president of Jo Ann Howard & Associates, P.C., a law firm specializing in handling the legal and administrative aspects of insurance insolvencies. Her client list exceeds 20 now-defunct insurance companies. Ms. Howard founded the firm in 1992, and is one of only approximately 25 deputy receivers in the state. The firm has offices in Austin and Texarkana, TX.

Previously, Ms. Howard was an associate in the Clark, Thomas, Winters & Newton Law Firm, in Austin, and in the Texarkana law firm of Young, Patton and Folsom. In 1989, she was appointed as a board member of the State Board of Insurance, and, as a member of the National Association of Insurance Commissioners, served as chair of the Federal Legislation Working Group and Vice Chair of the State and Federal Health Insurance Legislative Policy Task Force. Ms. Howard, a former elementary school teacher, chose a legal career after raising her family. While in law school, Ms. Howard, held internships at the U.S. District Court, Western District of Texas, and the Texarkana Court of Civil Appeals.

A native of Texas, Ms. Howard earned her B.S. in Education from the Abilene Christian University and an M.A. in Public Administration from East Texas State University. She earned her J.D. from University of Texas, Austin.

Ms. Howard currently serves as Vice Chair of the American Bar Association's Public Regulation of Insurance Law Committee and is on the Advisory Board of the Texas Center for Legal Ethics and Professionalism. She is a charter member of the Society of Insurance Receivers.

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